Case 20-10080-TPA Doc 41 Filed 07/15/20 Entered 07/16/20 00:37:12 Desc Imaged Certificate of Notice Page 1 of 6

Form 149

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Richard E. Lawrence Jr. Debtor(s)

Bankruptcy Case No.: 20–10080–TPA Per June 16, 2020 proceeding Chapter: 13 Docket No.: 40 – 20, 38 Concil. Conf.: 8/4/20 at 01:30 PM

ORDER OF COURT CONFIRMING PLAN AS MODIFIED AND SETTING DEADLINES FOR CERTAIN ACTIONS

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated March 6, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- □ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- © C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. A final plan conciliation conference will be held on 8/4/20 at 01:30 PM, in remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com. If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- □ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Ally Bank (Claim No. 19) and PNC Bank (Claim No. 30) following payment changes of record; Crawford County Tax Claim Bureau (Claim No. 34) as secured at statutory rate.
- H. Additional Terms: The secured claim of the following creditor shall govern as to claim amount, to be paid at the modified plan terms: Snap on Credit (Claim No. 2).

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

- **A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P.* 2002(b), this Order shall not become final for a period of twenty–eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty–eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon it's entry.
- **B.** Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- **C.** Review of Claims Docket and Objections to Claims. Pursuant to W.PA.LBR 3021-I(c)(2), the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.
- **D.** Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- **E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) IT IS FURTHER ORDERED THAT:

- **A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to $11\ U.S.C.\ \S1322(b)(2)$, nothing in this Order shall be construed to change the payment terms established in the Plan.
- **B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty—one (21) days prior to the change taking effect.
- **D.** Debtor's counsel must file a fee application in accordance with $W.PA.LBR\ 2016-1$ before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- **E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre–confirmation defaults in any subsequent motion to dismiss.
- **F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

United States Bankruptcy

Dated: July 13, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

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United States Bankruptcy Court
Western District of Pennsylvania

Case No. 20-10080-TPA Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1 User: jmar Page 1 of 3 Date Rcvd: Jul 13, 2020 Form ID: 149 Total Noticed: 77

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 15, 2020.
                  +Richard E. Lawrence, Jr., 10143 Williamson Road, Meadville, PA 163 Behalf, PO Box 781468, Philadelphia, PA 19178-1468 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
db
                                                                                          Meadville, PA 16335-5159
15193220
15193244
                    (address filed with court: Continental Finance Company,
                                                                                                 Attn: Bankruptcy,
                                                                                                                          Po Box 8099,
                      Newark, DE 19714)
                    Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, M+Citgo Credit Card, 9510 W. 67th St., Shawnee, KS 66203-3614
15207830
                                                                                                      Malvern PA 19355-0701
15193234
                    +Citi/L.L. Bean, Po Box 6497, Sioux Falls, SD 57117-6497
+Citi/L.L. Bean, Attn: Bankruptcy, Po Box 6742, Sioux Falls, SD 57117-6742
+Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
+Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034,
15193235
15193236
15193237
15193238
                      St Louis, MO 63179-0034
                    +Citibank/Best Buy, Po Box 6497,
                                                                   Sioux Falls, SD 57117-6497
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                    +Citibank/Best Buy,
                                                 Citicorp Credit Srvs/Centralized Bk dept,
15193240
                                                                                                           Po Box 790034,
                      St Louis, MO 63179-0034
15193248
                    +Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
                      Mason, OH 45040-8999
                    +Deptartment Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
+FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-
15193247
15193252
                                                                                              Harrisburg, PA 17106-9184
                                                Pob 60610, Harrisburg, PA 17106-0610
15193249
                    +FedLoan Servicing,
                    +Home Depot, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
15193256
                    +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
15214842
                      Boca Raton, FL 33487-2853
                                                         PO Box 219714, Kansas City, MO 64121-9714
15193262
                     Meadville Medical Center,
15193263
                    +Mercury Card, 1415 Warm Springs Rd, Columbus, GA 31904-8366
                    +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
+NCR-eRecovery, 506 Manchester Expressway, Suite A12, Columbus, GA 31904-6482
+Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999,
15218267
15193264
15225628
                      Saint Cloud Mn 56302-7999
                   +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180

+PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982

+PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982

+Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
15193268
15193270
15221476
15193273
                   +Pnc Mortgage, ALLIN BAILKruptcy, 3232 Newmark Drive, Miamisburg, OH 45342

+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703

+Snap On Crdt, 950 Technology Way, Libertyville, IL 60048-5339

+Snap On Crdt, 950 Technology Way, Suite 301, Libertyville, IL 60048-5339

Staples Business, Po Box 78004, Phoenix, AZ 85062-8004

+Target, C/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, IL
15193272
15193274
15193275
15193276
15193286
                                                                                                          Minneapolis, MN 55440-9475
15193285
                    +Target,
                                 Po Box 673, Minneapolis, MN 55440-0673
                    +The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2747
+The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370,
15193287
15193288
                                                                                                         Northbrook, IL 60062-2757
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                   +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 14 2020 04:12:16
                      PRA Receivables Management, LLC, PO Box 41021,
                                                                                        Norfolk, VA 23541-1021
15218700
                     E-mail/Text: ally@ebn.phinsolutions.com Jul 14 2020 04:14:04
                                                                                                           Ally Bank,
                                                                                                                          PO Box 130424,
                      Roseville MN 55113-0004
15193217
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                                                                                                          Ally Financial,
                      Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
                    +E-mail/Text: ally@ebn.phinsolutions.com Jul 14 2020 04:14:04
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                                                                                                           Ally Financial,
                      P.o. Box 380901, Bloomington, MN 55438-0901
                    +E-mail/PDF: gecsedi@recoverycorp.com Jul 14 2020 04:12:30
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                                                                                                       BP Credit Card,
                    C-O PO Box 965024, Orlando, FL 32896-0001
+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 14 2020 04:12:16
15223178
                      Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,
                      PO Box 41021, Norfolk VA 23541-1021
                     E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 14 2020 04:14:06
15193241
                      480 Jefferson Blvd, Warwick, RI 02886
                     E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 14 2020 04:14:06
Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
15193242
                                                                                                                Citizens Bank,
15221653
                     E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 14 2020 04:14:06
                                                                                                                Citizens Bank N.A.,
                      One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
                    +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 14 2020 04:53:27
15193222
                                                                                                                        Capital One,
                      Po Box 30281, Salt Lake City, UT 84130-0281
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                                                                                                                        Capital One,
                     Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 14 2020 04:53:41
15197280
                      Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
                      Charlotte, NC 28272-1083
15193245
                    +E-mail/Text: rkiser@co.crawford.pa.us Jul 14 2020 04:14:40
                                                                                                       Crawford County Tax Claim Bureau.
                      903 Diamond Park, Meadville, PA 16335-2694
                    +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 14 2020 04:14:18
15193246
                                                                                                               Dental first,
                      PO Box 182120, Columbus, OH 43218-2120
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
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                  Kirkland, WA 98083-0657
15226678
                +E-mail/Text: JCAP_BNC_Notices@jcap.com Jul 14 2020 04:14:43
                  First Financial Investment Fund Holdings, Llc, Jefferson Capital Systems LLC Assignee,
                 Po Box 7999, Saint Cloud Mn 56302-7999
E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 14 2020 04:14:18
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                                                                                           Giant Eagle,
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15193257
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                  4910 Tiedeman Road, Brooklyn, OH 44144-2338
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                  Po Box 3115,
                                 Milwaukee, WI 53201-3115
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                                                                  Milwaukee, WI 53201-3043
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                                                                                                   LVNV Funding, LLC,
                  Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
                +E-mail/Text: bnc@nordstrom.com Jul 14 2020 04:14:13
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                                                                             Nordstrom FSB,
                                                                                               Attn: Bankruptcy,
                  Po Box 6555, Englewood, CO 80155-6555
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                                                                                                13531 E. Caley Ave,
                  Englewood, CO 80111-6505
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                  Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
                +E-mail/PDF: gecsedi@recoverycorp.com Jul 14 2020 04:12:27
PO Box 5018, Lutherville Timonium, MD 21094-5018
15193267
                                                                                    Paypal Working Capital,
                +E-mail/PDF: gecsedi@recoverycorp.com Jul 14 2020 04:12:29
                                                                                     Synch/PPC.
15193279
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                  Po Box 965060, Orlando, FL 32896-5060
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                                                                                 Norfolk, VA 23541-1021
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15229199
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                 C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 14 2020 04:14:18 Wayfair,
15193289
                  c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
                                                                                                   TOTAL: 43
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 PNC Mortgage, a Division of PNC Bank, National Ass
cr
cr*
                                  PO BOX 94982, CLEVELAND, OH 44101-4982
                +PNC BANK N.A.,
                +Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
+Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15193218*
               +Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
15193216*
15193243*
                (address filed with court: Continental Finance Company,
                                                                                Pob 8099, Newark, DE 19714)
                 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15193224*
15193225*
                 Capital One,
                                 PO Box 30281,
                                                   Salt Lake City, UT 84130-0281
                                                 Salt Lake City, UT 84130-0281
15193223*
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                                 Attn: Bankruptcy, Po Box 30285,
                +Capital One,
                                                                        Salt Lake City, UT 84130-0285
15193227*
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15193253*
                +FedLoan Servicing,
+FedLoan Servicing,
                                       Attn: Bankruptcy, Po Box 69184, Ha:
Pob 60610, Harrisburg, PA 17106-0610
15193254*
                                                                               Harrisburg, PA 17106-9184
15193250*
                                                     Harrisburg, PA 17106-0610
15193251*
                +FedLoan Servicing, Pob 60610,
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District/off	: 0315-1	User: jmar Form ID: 149	Page 3 Total N	of 3 Joticed: 77	Date Rcvd: Jul 13, 2020
**** BYPASSED RECIPIENTS (continued) *****					
15193232*	++JPMORGAN CHAS	,	BANKRUPTCY MAIL INTAK	TE TEAM, 700 KANSAS	LANE FLOOR 01,
		with court: (Chase Card Services,	Attn: Bankruptcy,	Po Box 15298,
15193233*	++JPMORGAN CHAS	,	BANKRUPTCY MAIL INTAK	TE TEAM, 700 KANSAS	LANE FLOOR 01,
	(address filed Wilmington,		Chase Card Services,	Attn: Bankruptcy,	Po Box 15298,
15193229*	9 ,	SE BANK NA,	BANKRUPTCY MAIL INTAK	TE TEAM, 700 KANSAS	LANE FLOOR 01,
			Chase Card Services,	Po Box 15369, Wilr	mington, DE 19850)
15193230*	++JPMORGAN CHAS	,	BANKRUPTCY MAIL INTAK	TE TEAM, 700 KANSAS	LANE FLOOR 01,
			Chase Card Services,	Po Box 15369, Wilr	mington, DE 19850)
15193271*					Cleveland, OH 44101-4982
15193269*					
15228090*	+PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982				
15215825*			ES LLC, PO BOX 41067 Portfolio Recovery Ass		-1067 12914, Norfolk VA 23541) TOTALS: 1, * 20, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2020 at the address(es) listed below: James Warmbrodt on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National Association bkgroup@kmllawgroup.com Kenneth M. Steinberg on behalf of Debtor Richard E. Lawrence, Jr.

julie.steidl@steidl-steinberg.com,

kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei dl-steinberg.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov cmecf@chapter13trusteewdpa.com Ronda J. Winnecour

TOTAL: 4